

**IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO**

<b>IN THE MATTER OF:</b>	)	CASE NO. 18-62142
	)	CHAPTER 13
<b>MARY ELLEN GREAVU</b>	)	
	)	<b>JUDGE KENDIG</b>
	)	
<b>DEBTORS</b>	)	<b><u>MODIFICATION OF PLAN</u></b>
	)	
	)	
	)	

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Now come Debtors, Mary Greavu, by and through the undersigned counsel, and request a modification of their Chapter 13 plan pursuant to 11 U.S.C. § 1329(a) and Federal Rule of Bankruptcy Procedure 3015(g).

Debtor filed a petition on October 23, 2018. Through the plan, Debtor is contributing \$1205.01 monthly. Her plan was confirmed on January 17, 2019. Debtor is paying a Chapter 7 value of \$1048 to unsecured creditors.

Debtor's boyfriend moved out last summer and debtors social security for her daughters was reduced last year as well. Further, Debtor had to replace her furnace this past winter for a total amount of \$6000. Debtor proposes to retain her 2020 tax refund due to the loss of income and this extraordinary expense that she had this past year. Any delinquency is suspended with approval of this modification and the plan term if necessary will be extended to maintain feasibility.

Wherefore, Debtors pray the Court approve the modification and grant such other relief as may be just and appropriate.

Submitted by:

/s/Nicole L. Rohr-Metzger  
Nicole L. Rohr-Metzger (#0078316)  
Thrush & Rohr, L.L.C.  
4930 Hills & Dales Rd., NW  
Canton OH 44708  
(330) 479-9494  
(330) 479-9585 *fax*  
Counsel for Debtors

**IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO**

<b>IN THE MATTER OF:</b>	)	<b>CASE NO. 18-62142</b>
	)	<b>CHAPTER 13</b>
<b>MARY ELLEN GREAVU</b>	)	
	)	<b>JUDGE KENDIG</b>
	)	
<b>DEBTORS</b>	)	<b><u>NOTICE OF MODIFICATION OF PLAN</u></b>
	)	

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Debtors have filed papers with the Court seeking to modify their Chapter 13 plan.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have any attorney, you may wish to consult one.)**

If you do not want the court to grant the requested modification, or if you want the court to consider your views on the modification, then on or before **May 14, 2021** you or your attorney must:

File with the court a written response, explaining your position, and a written request for a hearing, at:

**U.S. Bankruptcy Court,  
Ralph Regula U.S. Courthouse,  
401 McKinley Ave SW, Canton, OH 44702**

If you mail your response to the court for filing, you must mail it early enough so that the court will **receive** it on or before the date state above.

You must also mail a copy to:

Nicole L. Rohr-Metzger  
Thrush & Rohr, L.L.C.  
4930 Hills & Dales Rd., NW  
Canton, Ohio 44708

Dynele Schinker-Kuharich  
Office of the Chapter 13 Trustee  
200 Market Avenue North Ste LL30  
Canton, Ohio 44702

If you or your attorney do not take these steps, the court may decide that you do not oppose the modification and the modification may be granted.

Date: April 23, 2021

Signature: /s/Nicole L. Rohr-Metzger

Name: Nicole L. Rohr-Metzger

4930 Hills & Dales Rd., NW  
Canton OH 44708

**CERTIFICATE OF SERVICE**

I certify that On April 23, 2021, a true and correct copy of the foregoing was served:

Via the Court's Electronic Case Filing System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

- Nicole L. Rohr-Metzger nicole@thrushandrohr.com,  
[office@thrushandrohr.com](mailto:office@thrushandrohr.com); [thrushrohr@gmail.com](mailto:thrushrohr@gmail.com)
- Dynele L Schinker-Kuharich  
DLSK@Chapter13Canton.com, [dschinkerkuharich@ecf.epiqsystems.com](mailto:dschinkerkuharich@ecf.epiqsystems.com)
- United States Trustee (Registered address)@usdoj.gov

And by regular U.S. mail, postage prepaid, on:

See attached matrix

/s/ Nicole L. Rohr-Metzger  
Nicole L. Rohr -Metzger

Label Matrix for local noticing  
0647-6  
Case 18-62142-rk  
Northern District of Ohio  
Canton  
Fri Apr 23 11:38:19 EDT 2021

AMCA  
PO Box 1235  
Elmsford, NY 10523-0935

American Medical Response of OH  
50 South Main Street Suite 401  
Akron, OH 44308-1829

Auto-Owners Insurance Company  
PO Box 30660  
Lansing, MI 48909-8160

Credence Resource Management  
17000 Dallas Parkway Ste 204  
Dallas, TX 75248-1940

Directv, LLC  
by American InfoSource as agent  
PO Box 5008  
Carol Stream, IL 60197-5008

GM Financial  
PO Box 78143  
Phoenix, AZ 85062-8143

Mercy Medical Center  
PO Box 951082  
Cleveland, OH 44193-0005

Midland Funding LLC  
PO Box 2011  
Warren, MI 48090-2011

Phillips & Cohen Associates  
Mail Stop 2001  
1002 Justison Street  
Wilmington, DE 19801-5148

PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

Akron Children's Hospital  
PO Box 1750  
Akron, OH 44309-1750

American Medical Response of Ohio  
PO Box 100217  
Atlanta, GA 30384-0217

CMCS  
10192 Grand River Rd Ste 111  
Brighton, MI 48116-6531

Credence Resource Management LLC  
P.O. Box 2420  
Southgate, MI 48195-4420

First American Loans  
4313 Tuscarawas Street W  
Canton, OH 44708-5461

HSBC Bank Nevada N.A.  
C/o Portfolio Recovery Associates  
PO Box 12914  
Norfolk, VA 23541-0914

Midland Funding LLC  
2365 Northside Drive #300  
San Diego, CA 92108-2709

Modernpath Inc  
RBC Inc  
PO Box 1548  
Mansfield, Ohio 44901-1548

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

United States Bankruptcy Court  
Ralph Regula U.S. Courthouse  
401 McKinley Avenue SW  
Canton, OH 44702-1745

(p)AMERICREDIT FINANCIAL SERVICES DBA GM FINAN  
PO BOX 183853  
ARLINGTON TX 76096-3853

Auto Owners Insurance  
6101 Anacapri Blvd  
Lansing, MI 48917-3994

Capital One Bank USA NA  
PO Box 6492  
Carol Stream, IL 60197-6492

(p)DIRECTV LLC  
ATTN BANKRUPTCIES  
PO BOX 6550  
GREENWOOD VILLAGE CO 80155-6550

FirstCredit, Inc (FCI)  
PO Box 630838  
Cincinnati, OH 45263-0838

Jennifer Tanaka  
1100 Superior Avenue 19th Floor  
Cleveland, OH 44114-2521

Midland Funding LLC  
C/O statutory agent William Ritchey  
674 Oblerlin Elyria Rd  
Elyria, OH 44035-7728

North Shore Agency/Pro Active  
270 Spagnoli Rd Suite 111  
Melville, NY 11747-3515

Quest Diagnostics  
PO Box 71314  
Philadelphia, PA 19176-1314

(p)RBC  
PO BOX 1548  
MANSFIELD OH 44901-1548

RPM  
20816 44th Ave W  
Lynnwood, WA 98036-7799

Radiology Services of Canton  
P O Box 20238  
Canton, OH 44701-0238

Radiology Services of Canton  
RBC Inc  
PO Box 1548  
Mansfield, Ohio 44901-1548

(p)ROSSMAN & CO PCB  
PO BOX 2051  
NEW ALBANY OH 43054-2051

SST/CIGPF1CORP  
4315 Pickett Rd  
Saint Joseph, MO 64503-1600

Santander Consumer USA  
ATTN Bankruptcy Dept  
PO Box 560284  
Dallas, TX 75356-0284

Santander Consumer USA, Inc.  
P.O. Box 560284  
Dallas, TX 75356-0284

Synchrony Bank - Care Credit  
Attn: Bankruptcy Dept.  
PO Box 965060  
Orlando, FL 32896-5060

U.S. Bank National Association, et al.  
c/o Rushmore Loan Management Services  
P.O. Box 55004  
Irvine, CA 92619-5004

US Department of Education  
P.O. Box 16448  
St. Paul, MN 55116-0448

US Dept of Education  
PO Box 5609  
Greenville, TX 75403-5609

VCSO of Ohio, Inc. d/b/a First American Loan  
135 N. Church Street  
Spartanburg, SC 29306-5138

Wells Fargo Bank, N.A.  
Default Document Processing  
N9286-01Y  
1000 Blue Gentian Road  
Eagan MN 55121-7700

Wells Fargo Home Mortgage  
PO Box 14538  
Des Moines, IA 50306-3538

Dynele L Schinker-Kuharich  
Office of the Chapter 13 Trustee  
200 Market Avenue North, Ste. LL30  
Canton, OH 44702-1435

Mary Ellen Greavu  
3704 Argyle Road SE  
Canton, OH 44707-1912

Nicole L. Rohr-Metzger  
Thrush & Rohr LLC  
4930 Hills & Dales Rd NW  
Canton, OH 44708-1406

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

AmeriCredit Financial Services, Inc.  
dba GM Financial  
P O Box 183853  
Arlington, TX 76096

DirectTV  
PO Box 78626  
Phoenix, AZ 85062

Portfolio Recovery  
PO Box 12914  
Norfolk, VA 23541

(d)Portfolio Recovery Associates, LLC  
POB 12914  
Norfolk VA 23541

RBC  
PO Box 1548  
Mansfield, OH 44901

Rossman and Co  
PO Box 2051  
New Albany, OH 43054

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)U.S. Bank National Association, not in its

(u)Wells Fargo Bank, N.A.

(d)PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

End of Label Matrix

Mailable recipients 47

Bypassed recipients 3

Total 50